## CLAIMS

1. A portable terminal that combines a background image for a background and a captured image that is captured, comprising:

background image acquiring means for acquiring the background image;

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captured image acquiring means for acquiring the captured image;

mask information acquiring means for acquiring mask information in which at least one area for combining the captured image is designated, in response to an instruction of a user; and

image combining means for combining the captured image acquired by the captured image acquiring means and the background image acquired by the background image acquiring means in the area designated by the mask information acquired by the mask information acquiring means.

2. The portable terminal according to claim 1,

wherein a plurality of the areas are designated in the mask information, and an order is designated in the plurality of areas, and

the image combining means combines the captured image in the areas sequentially according to the order.

3. The portable terminal according to claim 2,

wherein the image combining means changes the order of the areas in which the captured image is to be combined, in response to an instruction of a user.

- 4. The portable terminal according to claim 1, further comprising background image creating means for creating the background image by displaying a captured image acquired by the captured image acquiring means as a moving image while displaying an area designated by the mask information acquired by the mask information acquired by the mask information acquiring means, and entering the captured image.
  - 5. The portable terminal according to claim 4,

wherein the background image creating means links the created background image with the mask information that has been used when creating the background image, and

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when the background image is linked with mask information, the mask information acquiring means acquires the linked mask information.

20 6. The portable terminal according to claim 1, further comprising:

intermediate information creating means for generating information showing a halfway state in image-combining by the image combining means, and

25 intermediate information transmitting means for

transmitting the intermediate information created by the intermediate information generating means to an external device.

- 7. The portable terminal according to claim 6, wherein the intermediate information creating means creates the intermediate information such that the intermediate information includes unused area information showing an area in which a captured image is not yet combined.
- 10 8. The portable terminal according to claim 7,

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wherein when the intermediate information is transmitted from an external device, which is not in its own terminal, then the image combining means combines a captured image acquired by the captured image acquiring means in an area designated by the unused area information included in the intermediate information.

9. The portable terminal according to claim 1,

wherein the image combining means combines the captured image acquired by the captured image acquiring means such that the captured image is displayed as a moving image in the area.

10. The portable terminal according to claim 9,

wherein, in response to an instruction of a user, the image combining means enters the captured image displayed as a moving image and combines the background image and the captured image

that is determined.

11. The portable terminal according to claim 1,

wherein the background image is linked with the mask information, and

the mask information acquiring means acquires mask information that is linked with the background image.

12. The portable terminal according to claim 1,

wherein when in the mask information, a plurality of the areas are designated, the image combining means selects the area for combining the captured image in response to an instruction of a user, and combines the captured image and the background image sequentially.

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13. The portable terminal according to claim 1, further comprising a background image storing portion for storing at least one of the background images,

wherein the background image acquiring means acquires the background image from the background image storing portion.

14. The portable terminal according to claim 1, further comprising a camera portion for capturing an image,

wherein the background image acquiring means acquires an image captured by the camera portion as the background image.

- 15. The portable terminal according to claim 1, further comprising a communication portion for communicating with an external device,
- wherein the background image acquiring means acquires the background image from an external device via the communication portion.
- 16. The portable terminal according to claim 1, further10 comprising a camera portion for capturing an image,

wherein the captured image acquiring means acquires an image captured by the camera portion as the captured image.

17. The portable terminal according to claim 1, further comprising a communication portion for communicating with an external device,

wherein the captured image acquiring means acquires the captured image from an external device via the communication portion.

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18. The portable terminal according to claim 1, further comprising a mask information storing portion for storing at least one of the mask information images,

wherein the mask information acquiring means acquires the mask information from the mask information storing portion.

- 19. The portable terminal according to claim 1, further comprising a communication portion for communicating with an external device,
- wherein the mask information acquiring means acquires the mask information from an external device via the communication portion.
- 20. A method for processing a portable terminal that 10 combines a background image for a background and a captured image that is captured, comprising:
  - a step of acquiring the background image;
  - a step of acquiring the captured image;
- a step of acquiring mask information in which at least one

  15 area for combining the captured image is designated in response
  to an instruction of a user; and
  - a step of combining the captured image and the background image that are acquired in the area designated by the mask information that is acquired.